

REMARKS/ARGUMENTS

Favorable reconsideration of this application as presently amended and in light of the following discussion is respectfully requested.

Claims 24-29 are pending in this application. Claim 24 is amended by the present amendment.

In the outstanding Office Action, Claims 24-29 were rejected under 35 U.S.C. § 112, first paragraph. Applicants respectfully traverse that rejection. Claim 24 is amended to more clearly recite a condition capable of calculating the desired interest if another user selects the lending offer.

Applicants respectfully submit that the amendments to Claim 24 find support in the application as originally filed, at least in the specification at page 26, line 21 to page 29, line 9. In particular, the specification describes that “[t]he potential lender inputs the desired lending amount and described interest related to the potential lending offer and a request about screening (S25). The request about screening includes the maximum allowable risk and risk calculation condition.”<sup>1</sup> Further, the specification indicates that “the risk calculation section 34 calculates the default rate and appropriate interest rate from the entity of a potential borrowing request from the accounting information (S40). In calculating the appropriate interest rate, the bankruptcy time of the company is estimated from the accounting information, and an appropriate interest rate is calculated by equations (1) that represents the discount present value per yen.”<sup>2</sup> In other words, the specification describes that the desired interest can be calculated based on accounting information as a condition capable of calculating the desired interest.

Accordingly, it is respectfully requested the rejection under 35 U.S.C. § 112, first paragraph, be withdrawn.

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<sup>1</sup> Specification at page 27, lines 7-12.

<sup>2</sup> Specification at page 27, lines 14-22.

Accordingly, Applicants respectfully submit that independent Claim 24 and claims dependent therefrom are allowable.

Consequently, in light of the above discussion and in view of the present amendment this application is believed to be in condition for allowance and an early and favorable action to that effect is respectfully requested.

Respectfully submitted,

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